

The relief described hereinbelow is **SO ORDERED**

Done this 5th day of December, 2019.



**William R. Sawyer**  
**United States Bankruptcy Judge**



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**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF ALABAMA  
NORTHERN DIVISION (Montgomery)**

<b>IN RE:</b>	<b>: CASE NO: 19-30177-WRS</b>
	<b>: CHAPTER 13</b>
<b>TERRY O. LONG, SR.</b>	<b>:</b>
<b>Debtor.</b>	<b>:</b>
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<b>U.S. BANK TRUST NATIONAL</b>	<b>:</b>
<b>ASSOCIATION, AS TRUSTEE OF</b>	<b>:</b>
<b>BUNGALOW SERIES F TRUST,</b>	<b>:</b>
<b>Movant.</b>	<b>:</b>
	<b>: CONTESTED MATTER</b>
<b>vs.</b>	<b>:</b>
	<b>:</b>
<b>TERRY O. LONG, SR.</b>	<b>:</b>
<b>SABRINA L. MCKINNEY, Trustee</b>	<b>:</b>
<b>Respondents.</b>	<b>:</b>
	<b>:</b>

**AGREED ORDER CONDITIONALLY DENYING MOTION FOR  
RELIEF FROM THE AUTOMATIC STAY**

U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE OF BUNGALOW SERIES F TRUST, for itself, its successors and assigns (the “Movant”), filed a Motion for Relief from Automatic Stay (the “Motion”) September 5, 2019, which was set for hearing on **November 14, 2019** (the “Hearing”). Movant seeks relief as to Debtor’s real property located in Elmore County, Alabama, now or formerly known as 4656 COOSADA RD, COOSADA, AL 36020 (the “Property”), as more

particularly described in Exhibit “B” attached to the Motion. Movant asserts that the Motion was properly served and hearing properly noticed. The parties reached an agreement as follows:

After deduction of an instantor payment (if applicable) and/or deduction of amounts to be added to the Plan (if applicable), Movant asserts that it is owed post-petition mortgage arrearages totaling \$5,009.61. This figure includes the following:

Description	FROM	TO	Quantity	Amount	Total
Missed Payment Group 1	04/01/2019	10/01/2019	7	\$602.23	\$4,215.61
Bankruptcy Fees and Costs			1	\$831.00	\$831.00
Suspense Balance Credit			1	\$-37.00	\$-37.00

Accordingly, by consent, it is hereby

**ORDERED** that:

Debtor agreed to cure the arrearage of \$5,009.61 by making payments to Movant in the amount of \$417.46 for the next eleven (11) consecutive months and one (1) payment in the amount of \$417.55, to be tendered in addition to the regular monthly mortgage payments on or before the 15th day of each month beginning in November, 2019.

Beginning on November 1, 2019, Debtor shall pay Movant all future monthly mortgage payments when due. These payments as well as the cure payments shall be sent by check, money order, or certified funds to:

BSI Financial Services  
314 Franklin Street  
Titusville, PA 16354

These payments shall be governed by Strict Compliance provisions as detailed below.

The Motion for Relief from Stay filed by Movant is hereby conditionally denied. However, should the Debtor default under the mortgage agreement between the parties beginning November 1, 2019, the Motion for Relief from Stay is granted if the Movant gives the Debtor, and the Debtor's attorney twenty (20) days written notice of opportunity to cure. If the default is not cured within twenty (20)

days from the date the notice is issued, then the stay shall lift without further order of the Court. Further, Movant is allowed to communicate with the Debtor any communication required under the note and mortgage or under state law. Waiver of default shall not constitute waiver of subsequent default. The Debtor is responsible for reasonable attorney fees involved in the enforcement of this order.

**###END OF ORDER###**

Prepared and Submitted by:

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Consented to by:

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No Opposition to by:

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